

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
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Shauna Deluca, Esq. (SD-8248)

In Re:

Douglas G. Rodgers,

Debtor.

Grace A. Rodgers,

Joint Debtor.



Order Filed on December 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-26037-VFP

Chapter: 13

Hearing Date: November 5, 2020

Judge: Vincent F. Papalia

**AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: December 3, 2020

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Warren D. Levy, Esq.

Property Involved ("Collateral"): 177 Blvd Blvd, Pompton Plains, NJ 07444

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages as of **October 21, 2020**:
 - The Debtor is overdue for 1 month from November 1, 2020.
 - The Debtor is overdue for 1 payment from November 1, 2020 at \$2,037.38 per month.
Funds Held In Suspense \$640.85.
Total Arrearages Due \$1,396.53.
2. Debtor must cure all post-petition arrearages, as follows:
 - The Debtor shall pay the remaining balance of the amount owed for the November 2020 payment in the amount of \$1,396.53 directly to Secured Creditor within 30 days of November 1, 2020.
 - Beginning on December 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$2,037.38. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
Attn: Bankruptcy Dept
PO Box 619094
Dallas, TX 75261-9741
 - Lump-Sum payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
Attn: Bankruptcy Dept
PO Box 619094
Dallas, TX 75261-9741
4. In the event of Default:
 - Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default

with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

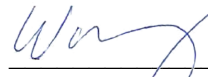
■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.
The fees and costs are payable:
 - Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Warren D. Levy, Esq.
Attorney for Debtors
Date: 12/2/2020

/s/ Shauna Deluca

Shauna Deluca, Esq.
Attorney for Secured Creditor
Date: October 28, 2020